## Premium Reward Program Details Frequently Asked Questions July 2019 to June 2020 Plan Year

- 1. Who's eligible for a premium reward?
  - All employees, non-Medicare retiree group participants and their spouses who are covered under the COVA Care or COVA HealthAware plans.
  - New or existing participants and their covered spouses can earn a reward at any time after plan enrollment.
- 2. What is the requirement to earn a premium reward, and how much can I earn by completing requirements for a premium reward?
  - Complete a Health Assessment. We strongly recommend printing off your completion confirmation.
  - The monthly premium will be reduced by \$17 for an employee, non-Medicare retiree group participants or covered spouse through June 30, 2020 after completion of a health assessment.
  - When both the participant and the spouse participate, there's a total savings of \$34 per month. Even more important, participation is a step toward better health!
- 3. How do I complete the requirements?

## To earn or continue a Reward BEGINNING July 1, 2019:

- Complete or update your health assessment during Open Enrollment, May 1-15, 2019. Health assessments submitted before May 1, 2019 will not count for the new plan year. Visit <a href="www.myactivehealth.com/cova">www.myactivehealth.com/cova</a> to complete or update your online health assessment. Any existing Premium Reward will be discontinued on June 30 if this requirement is not met.
- NOTE: You must be active in the ActiveHealth portal to access your Health
  Assessment. See your Benefits Administrator if you are not in the system. First
  time user? Employees/retirees and eligible spouses will each need to create
  their own account at <a href="https://www.myactivehealth.com/cova">www.myactivehealth.com/cova</a> using their ID number. This
  is available on your health plan ID card (do not include the three-letter prefix) or
  from your Benefits Administrator.
- If you do not have internet access, you may call ActiveHealth at 1-866-938-0349 to complete your health assessment over the phone with a customer service representative.

## To earn a Reward AFTER July 1, 2019:

- Complete a health assessment by the 15<sup>th</sup> of any month, and you will receive a reward in six to eight weeks.
- Health Assessments completed between May 16, 2019, and June 30, 2019, should be submitted to ActiveHealth (see link/contact information above).
- Beginning July 1, 2019, visit the COVA Care or COVA HealthAware plan website to complete your online health assessment.

New employees and/or spouses added during Open Enrollment to COVA Care or COVA HealthAware may have to wait until July 1, 2019 to complete a Health Assessment, starting July 1, 2019, will be administered by the member's health plan.

- 4. How long will it take for me to get my premium reward?
  - Your Premium Reward will be effective July 1, 2019, if you complete your Health Assessment from May 1, 2019 through May 15, 2019.
  - After May 15th, members can still earn a Premium Reward. See below for more details on the effective dates:
    - Complete Health Assessment by 6/15, and the reward is effective 8/1.
    - Complete Health Assessment on or after 6/16, and the reward is effective 9/1.
    - o Refer to the DRHM website for a full chart regarding effective dates.
- 5. If I'm currently receiving a premium reward, what will happen at the end of this plan year (June 30, 2019) if I take no action?
  - Anyone who is receiving a premium reward based on fulfilling current requirements will keep their reward through June 30, 2019.
  - If the new requirement has not been met, the premium reward will stop effective July 1, 2019. (See question #3).
- 6. How do I confirm if I've earned the Premium Reward credit?
  - Check the completion date of your Health Assessment by viewing your Health Assessment completion certificate located in the Messages section on MyActiveHealth.com/COVA through July 31, 2019.
  - After 7/1/2019, your health plan will administer your health assessment. Print off the completion confirmation.
- 7. How can I confirm that I am receiving the Premium Reward?
  - Review the health care premium amount on your paystub. See next question to resolve an issue.
- 8. Think you've earned a premium reward, but you're not receiving it? Contact your agency Benefits Administrator and provide proof that you have completed the health assessment.
  - Remember you have until July 31, 2019 to visit the Messages Center on MyActiveHealth.com/COVA and download an electronic copy and/or print your Health Assessment completion certificate. Provide this to your Benefits Administrator.
  - Provide evidence to your agency Benefits Administrator of your completion of the health assessment.